

NORTH CAROLINA AIR NATIONAL GUARD



RETIREMENT INFORMATION 2013

INFORMATIONAL GUIDE – This guide is intended to be a compilation of applicable information for retirees, however in no way is it an endorsement of commercial businesses.

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RETIREE ASSISTANCE OFFICES

145th Force Support Squadron
Supervisor Human Resource Specialist
Phone: (704) 391-4269

If you would like to receive a copy of your NGB Form 22 (National Guard Report of Separation and Record of Service) or DA Form 638 (Recommendation for Award)(used for all NCNG State Awards), please fill out an [SF 180](#) (Request Pertaining to Military Records) and send to JFHQNCANG/A1@ang.af.mil.

Please allow [30] days for our office to process your requests.

NORTH CAROLINA NATIONAL GUARD STATE FAMILY PROGRAM

1636 Gold Star Drive
Raleigh, NC, 27607
(800) 621-4136 Extension 46053

RETIREE ROSTER

145th Force Support Squadron maintains a retiree roster of all North Carolina National Guard retirees or widows/widowers (to include gray area retirees). This database is used for retiree mailings, to include Tarheel Homecoming and the Retiree Breakfast. Changes should be forwarded to:

145AW.RETIREMENT@ANG.AF.MIL **(Please do not send any Personal Identifiable Information (PII) or Privacy Act Information to this email address)**

4930 Minuteman Way, Charlotte, NC 28208

SPACE AVAILABLE TRAVEL

Retiree in Receipt of Retired Pay. Spouses and dependent children, accompanied by their sponsor, are authorized to travel on MAC flights to overseas locations. DD Form 2 & DD Form 1173 are required. For more information on space A travel refer to <http://public.scott.amc.af.mil/units/spaceavailabletravel/index.asp>

Retiree Not in Receipt of Retired Pay (Gray area). An airman assigned to Retired Reserve who is eligible for retired pay at Age 60 may travel Space A within the United States and its territories. Family members are not eligible. DD Form 2A and a copy of the Retirement Eligibility memorandum are required.

145 Airlift Wing Small Air Terminal

4930 Minuteman Way
Charlotte, NC 28208
Space A Travel Information Line 704-391-4135

Joint Base Charleston Space A Travel

AMC Passenger Terminal - Joint Base Charleston
105 South Bates Street
Charleston AFB, SC 29404

Phone: (843) 963-3083/3048 or DSN: 673-3083/3048
Flight Schedule Recording: (843) 963-3082
Fax: (843) 963-2396 or DSN: 673-2396
Hours of Operations: 24 Hours

MILITARY LODGING

"**Worldwide Military Travel Guide**," which is published annually and available through the BX/PX, contains information on military installations, flights, and recreation. Space-Available (Space-A) travel and lodging for retirees is available at military bases throughout the continental US, Alaska, Hawaii and some bases in other countries. This allows you to utilize military facilities as you travel. Benefits available to you include lodging, RV and camping sites, vacation condominiums, resort facilities and travel on military aircraft. Reservations in advance are always recommended to insure availability.

Centralized Lodging access through www.dodlodging.com will give you the Navy Lodge website which also has links to other services lodging facilities.

U.S. Air Force

1-888-235-6343

Army Guest Houses

1-800-GO-ARMY or 1-800-462-7691

Navy Lodges

1-800-NAVY-INN or 1-800-628-9466

U.S. Coast Guard Lighthouses on Lake Michigan

(414) 747-7185

Hale Koa, Hawaii

1-800-367-6027 (8am – 4pm Hawaii time, except Sundays and Federal Holidays)

Shades of Green on Walt Disney World Resort, Orlando, Florida

1-407-824-3600

MISCELLANEOUS PUBLICATIONS

Federal Benefits for Veterans and Dependents

VA Pamphlet 80-04-1; GPO Stock Number 051-000-00227-0

Enclose check for \$7.00 or VISA/Mastercard/Discover/American Express information to:

Superintendent of Documents

PO Box 371954

Pittsburgh, PA 15250-7954

Phone orders with credit card to **1-866-512-1800**

Full text available free at <http://www.va.gov/opa/feature/index.htm>

A Summary of Department of Veterans Affairs/Benefits

VA Pamphlet 27-82-2

Available at no cost

1-800-827-1000

Benefits for North Carolina Veterans, Their Dependents and Survivors

Brochure 135-11/93—VERIFY

Contact your County Veterans Service Officer

Internal Revenue Service Publication #7

Addresses questions about tax requirements of federal retirees

1-800-829-3676

CAT VI Space Available Handbook

Published by the Society of Military Travelers annually

Cost is \$22.50

1-800-638-8784

DEATHS OF NCANG RETIREES

Notification of death of a retiree should be addressed to the nearest Air Force installation or the Entitlements Branch at HQ ARPC, toll-free 1-800-525-0102, or by e-mail: arpc.dpssedl@arpc.denver.af.mil. In North Carolina contact: Supervisor Human Resource Specialist, 704-391-4269.

The casualty assistance responsibility for regular Air Force members, Air Force Reservists, Air National Guardsmen and Retirees is determined by the zip code in which the survivor resides. AFI 36-3002 has assigned virtually all North Carolina zip codes to: 43 FSS/FSFR, 829 Armistead Street, Building 110, Pope Army Airfield, NC 28308-2374. During office hours they can be reached at 910-394-1442.

The next of kin should immediately call the Defense Finance Accounting Service (DFAS) – Cleveland Center. The retired casualty section at DFAS can be reached at 1-800-269-5170, from anywhere in the United States. DFAS will review and close out the airmen's retiree pay records. They will also mail a survivor benefits packet to the decedent's next-of-kin. The packet typically consists of a condolence letter and, if appropriate, forms for applying for the retiree's unpaid pay and the Survivor Benefit Plan annuity. These forms must be completed as soon as possible and returned to DFAS with a photocopy of the death certificate. DFAS-Cleveland Casualty Branch, Customer Service, 1-800-269-5170.

Contact a Retired Activities Office (RAO) for additional assistance on providing information, counseling on eligibility for various survivor benefits, referral services, and any other questions you may have. North Carolina has two RAOs:

Seymour Johnson
4 FSS/CVR
1200 Wright Brothers Avenue, Suite 108
Seymour-Johnson Air Force Base, NC 27531-2404
919-722-1119

Pope
43FSS/FSFR
829 Armistead Street, Building 110
Pope Army Airfield, NC 28308-2374
910-394-1442

BURIAL BENEFITS (Military Funeral Honors)

Eligible to all airmen who have completed their initial military enlistment, either Active or Reserve Component, and were discharged under other than dishonorable condition or discharged due to a disability. Contact your local county Veterans Service Officer or North Carolina Department of Veterans Affairs at 1-800-947-8387 or Military Funeral Honors-State Coordinator at 919-664-6000 extension 46273.

- Burial Flag;
- Presidential memorial certificate;
- Military funeral honors

ADDITIONAL BENEFITS FOR THOSE RETIRED WITH PAY OR ELIGIBLE (GRAY AREA):

- Headstone or grave marker;
- Burial plot in national cemetery or burial plot allowance;
- Lump sum burial and funeral expense

Reserve retirees receiving retired pay and those Reserve retirees who have qualified for Reserve retired pay are eligible for burial in a national cemetery. Call 1-800-697-6947 for grave information or 1-800-827-1000 for the nearest VA office. To see if a State Veteran cemetery is available call 1-800-947-8387.

When burial is in a national, state or post cemetery, a flag is provided. When burial is in a private cemetery, the funeral director obtains the flag through the VA regional offices, national cemeteries and most U.S. post offices by submitting a VA Form 2008, *Application for United States Flag for Burial Purposes*, to any of these agencies.

A Presidential Memorial Certificate, signed by the president to honor the memory of honorably discharged deceased veterans, may be requested from the VA. The PMC expresses the country's grateful recognition of the veteran's service in the United States Armed Forces. Eligible recipients, or someone acting on their behalf, may apply for a PMC in person at any VA regional office or by U.S. mail only. Requests cannot be sent via e-mail.

Funeral honors Detail – The funeral director (not the family) contacts the State VA Office. This service must be requested (not automatically provided) by the funeral director.

Air National Guard Memorial Certificates – For retirees or prior service members, the unit or family may request a memorial certificate through any ANG military personnel flight, who verifies the service and forwards the request to ANG/DPAR

RAPIDS SITES – ID CARD ISSUING FACILITIES

The following offices provide ID card services; we recommend you contact your specific site initially to verify hours of operation and then again on the day you are scheduled to obtain your ID cards to verify that their system is operational. These sites are not typically operational on holidays or weekends. To locate sites outside North Carolina refer to:

<http://www.dmdc.osd.mil/rsl>

North Carolina

- Asheville: Appointments Only; M-F; 0800-1600: 828-271-5000 ext 14319/14331
- Charlotte: NC Air Guard: Appointments Only: M-F: 0800-1600: 704-398-4782
- Charlotte: West Blvd NCARNG Armory: Appointments Only: M-F: 0800-1630: 704-344-2352 ext 14586
- Charlotte: Navy/Marine Corps Recruiting Center: Apt. only: Thursday: 0900-1100/1300-1500; 704-598-0447
- Raleigh: NCNG Headquarters: Apt/Walk ins: M-F 0800-1900: 919-664-6250
- Spring Lake; Pope Army Air Field: Walk ins: M-W/F 0800-1600, Thursday: 0900-1500: 910-394-2276
- SouthPort: Sunny Point Military Operation Terminal: Apt only: Thursday: 0830-1500; 910-762-9676 ext 230
- Wilmington: US Naval Reserve Center: Apt only: Thursdays only: 910-762-9676
- Jacksonville: Marine Corps Air Station: Apt/Walk ins: M-F: 0730-1130/1230-1630: 910-449-6354
- Elizabeth City NC: US Coast Guard Station: Walk ins: M-F: 0800-1545: 252-335-6027
- Fayetteville: Fort Bragg: Apt/Walk ins: M-F: 0900-1700/Thursday: 0900-1900: 910-396-9339
- Goldsboro: Seymour Johnson AFB, Walk ins: M-F: 0830-1600: 919-722-4027
- Greensboro: Armed Forces Reserve Center: Apts only: W-Thursday: 0800-1130; 1300-1530; 3396-668-0053 ext 26

WEB LINKS/ON-LINE INFORMATION - Following is a list of Internet sites that may be of interest to members of the Air Force retiree community. However, the appearance of non - .mil and .gov hyperlinks do not constitute endorsement by the U.S. Air Force of these web sites or the information, products or services contained therein. For other than authorized activities such as military exchanges and morale, welfare and recreation sites, the U.S. Air Force does not exercise any editorial control over the information you may find at these locations.

MyPay.com

<https://mypay.dfas.mil/mypay.aspx>

Defense Finance & Accounting Service – Cleveland

<http://www.dfas.mil/>

TRICARE

www.tricare.osd.mil

TRICARE Region North

<http://www.tricare.osd.mil/north/default.cfm>

NC ANG Home Page

www.145aw.ang.af.mil

Air Reserve Personnel Center (ARPC)

<http://arpc.afrc.af.mil>

Army Morale, Welfare & Recreation

www.armymwr.com

Army & Air Force Exchange Service

www.aafes.com

Armed Forces Retirement Home

www.afrh.com

Department of Veterans Affairs

www.va.gov

NC Veterans Affairs

www.doa.state.nc.us/vets

NC National Guard Association Inc.

ncnga.org

Enlisted Association of the United States

www.eangus.org

National Guard Association of the US

www.ngaus.org

Marine Lodging

<http://www.usmc-mccs.org/lodging/index.cfm>

DEERS Residential Address

<https://www.dmdc.osd.mil/appj/address/indexAction.do>

Afterburner (retiree newsletter)

<http://www.afsa.org/retiree/> then click on Afterburner

Funeral Honors

www.militaryfuneralhonors.osd.mil

Navy Lodge

<http://www.navy-lodge.com/>

Hale Koa

www.halekoa.com

Commissaries

www.commissaries.com

Savings Bonds

www.savingsbonds.gov

Delta Dental Plan (DDP)

www.ddpdelta.org

DDP Participating Dentists

<http://www.ddpdelta.org/dds/index.html>

Military Life Styles

www.militarylifestyle.com

TRICARE e-mail Help

tricare_help@amedd.army.mil

TRICARE (questions)

questions@tma.osd.mil

Military Organizations

www.af.mil

Air Force Travel

www.aftravelonline.com

Armed Forces Vacation Club

www.afvclub.com

Air Force Inns Lodging Directory

<http://www.afsv.af.mil/LD/>

Social Security

www.ssa.gov

Changes Records Requests-(NPRC)

<http://www.archives.gov/veterans/evetrecs/>

Early Retirement Benefits before Age 60

Reduced Retired Pay Age

Effective January 28, 2008, the FY 2008 NDAA has authorized the Reserve retired pay age to be reduced below age 60 by 3 months for each aggregate of 90 days active duty performed in support of a contingency during the same fiscal year. The age for retired pay cannot be reduced below the age of 50.

Involuntary mobilization and voluntary active duty in support of a contingency qualify, but there is no requirement to be involuntarily mobilized, to support a contingency or to serve on active duty outside the continental United States to receive credit under the law. Most active-duty time qualifies, including training, operational support duties and school tours. It does not matter whether active-duty time is paid for under military or reserve personnel appropriation accounts, provided such active duty is performed under the authority of 10 U.S. Code § 12301(d).

Also included is full-time National Guard duty served under a call to active service by a governor and authorized by the President or the Secretary of Defense under 32 U.S.C. § 502(f) for purposes of responding to either a national emergency declared by the President or a national emergency supported by federal funds.

The following time served on active duty is not creditable service for purposes of reducing retired pay age: as a member of the active Guard and Reserve (10 U.S.C. § 12310); on annual tour (10 U.S.C. § 12301(b)); while in captive status (10 U.S.C. § 12301(g)); as a member not assigned to, or participating satisfactorily in, units (10 U.S.C. § 12303); under active-duty agreements (10 U.S.C. § 12311); for disciplinary/courts-martial (10 U.S.C. § 12315); or for muster duty (10 U.S.C. § 12319).

Qualifying active-duty service performed after Jan. 28, 2008, the date on which the fiscal 2008 National Defense Authorization Act was enacted, is creditable. The law does not provide credit for time served on or before that date.

To determine if the time on active duty you have performed is qualifying service towards the reduced retired pay age, you will need to submit COMPLETED and CERTIFIED copies of the orders through this application to myPers - TFSC for review and verification.

If ARPC determines that the service is qualifying, the documents will be approved and you will have the ability to view your Confirmed Retired Pay Eligibility Date through this application.

If ARPC determines that the service is not qualifying, the documents will be disapproved.

NCNG State Pension

The State of North Carolina General Statute 127-40(A), authorizes every member or former member of the North Carolina National Guard who meet the requirements at age 60 to receive a North Carolina State pension.

No individual receiving retired pay as a result of length of service, age or physical disability retirement from any of the regular components of the Armed Forces of the United States will be eligible for benefits.

To be eligible for the North Carolina National Guard State Pension the service member must:

- Have served for at least 20 years of creditable service
- Have at least 15 years of service as a member of the North Carolina National Guard (NCNG)
- Received an honorable discharge from the NCNG

To apply for the NCNG State Pension, The service member must submit an JFHQ-NC Form 127-1-R and a direct deposit authorization form directly to ng.nc.ncarng.mdx.j9-mday-ret@mail.mil or

JFHQ-NC-J9
Support Services/Retirement Counseling office
1636 Gold Star Drive
Raleigh, NC 27607

The Application should be submitted 6 months prior to retiree's 60th birthday.

The Current North Carolina National Guard pension is:

- \$95.00 per month for 20 years of creditable service
- \$9.50 per month for each additional year of service
- Total pension shall not exceed \$190.00 Per month

GRAY AREA RETIREE BENEFITS

Gray Area Retirees are those airmen who are eligible to receive retired pay at Age 60 (have been issued a 20 year letter), and have been separated from the North Carolina Air National Guard and transferred to ARPC. Members who elected discharge instead of transfer to the Retired Reserve are not eligible for these benefits. Retirees will need to show an ID card for entrance to facilities. The airmen are eligible for the following gray area retiree benefits:

- DD Form 2A (Reserve) ID Card
- Entrance to Physical Fitness Centers
- Entrance to Morale, Welfare & Recreation facilities; i.e. Bowling Alleys, Theaters, O/NCO Clubs
- Unlimited Access to Exchange, Commissary, Shoppettes, and Service Stations
- Lodging at Military Installations (on a space available basis)
- Space Available Flights within and between CONUS, Alaska, Hawaii, Guam, and Puerto Rico (no dependents)
- Option to enroll in VGLI
- Option to wear the uniform at appropriate celebrations and military activities
- Enrollment in Tricare Retiree Dental Program
- Survivor Assistance
- Casualty Assistance
- VA Benefits (If a Veteran)
- SATO/Carlson Wagonlit Travel

Gray Area ID Cards

DD Form 2A (Reserve) (Red). Gray Area Retirees are eligible for an ID Card entitling them to unlimited access to exchange and Morale, Welfare, and Recreation (MWR) facilities. Honorary retirees and reserve airmen who were discharged from the Air Force Reserve are NOT eligible.

DD Form 1173-1 (DOD Guard/Reserve Dependent Identification Card) (Red). This card authorizes exchange, commissary and certain MWR privileges but does not authorize eligibility for medical benefits.

Widows/Widowers that have not been remarried and eligible dependent children of gray area retirees continue their eligibility even if the retiree died prior to reaching Age 60. Participation in the Survivor Benefit Plan is NOT a requirement for eligibility for MWR and health benefits. Upon the 60th anniversary of the retiree's birth date, eligible surviving dependents of Reserve retirees will be issued DD Form 1173.

ID Cards may be issued by any RAPIDS site. The member must accompany any dependents that are obtaining ID cards. The member must provide a copy of discharge orders from the ANG with transfer to ARPC. The following documents must be provided: copy of "Notification of Eligibility for Retired Pay at Age 60" memorandum, orders transferring airmen to ARPC (Retired Reserve or IRR), marriage certificate, and birth certificates for dependent children.

Life Insurance

Veterans' Group Life Insurance (VGLI) allows Veterans to convert a Servicemembers' Group Life Insurance (SGLI) policy to a civilian program of lifetime renewable term coverage after separation from service. To convert SGLI to VGLI, an eligible Servicemember or Veteran can:

- **Apply for VGLI Online**

You can apply for VGLI online using eBenefits. The online application will walk you through each step of the application process. OSGLI will instantly evaluate your application and let you know if your coverage is approved or if your application needs further review. Follow this link:

<https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>

- **Apply for VGLI by Mail**

To apply for VGLI by mail, download and complete SGLV 8714, Application for Veterans' Group Life Insurance and mail it to the Office of Servicemembers' Group Life Insurance (Address below) with the required premium and a copy of your DD 214 or other equivalent proof of service.

When to Apply for VGLI

- You must apply within one year and 120 days from discharge. However, Veterans who submit their application within 240 days of discharge do not need to submit evidence of good health. Veterans who apply after the 240-day period must submit evidence of good health. If you have medical conditions that may make you uninsurable, you should protect yourself and apply within 240 days from separation because there is no health review during this period.

OSGLI

PO Box 41618

Philadelphia, PA 19176-9913

Tricare Retiree Dental Program (TRDP)

The TRDP, administered by Delta Dental of California (Delta Dental), is a voluntary dental insurance program available to retired service members and their eligible family members, including retired National Guard and Reserve members. The TRDP requires a 12-month minimum commitment, during which only limited services will be available. After the initial period, new enrollees may continue program enrollment on a month-to-month basis, and will have access to the full scope of TRDP benefits. New retirees who enroll within four months of retirement will not have a 12-month wait to be eligible for the full scope of benefits.

There are three ways to enroll in TRDP. You may enroll 1) online using a credit card for the initial premium payment by visiting www.trdp.org; 2) by calling customer service at 1-888-838-8737 or 3) by mail if you download the enrollment application along with the initial premium payment and send to Delta Dental of California, Federal Government Programs, P.O. Box 537008, Sacramento, CA 95853-7008.

For a list of covered benefits and cost-shares, please visit www.tricare.mil/costs. Additional expenses are incurred if you visit an out-of-network dentist. Monthly premiums for the TRDP vary depending on your location and type of plan. If you move or change your enrollment option, your monthly premium rate may

increase or decrease accordingly. Please note that premium rates will change slightly on October 1 of each benefit year. The premium prepayment can be made by Visa, MasterCard, or Discover or by personal check, cashier's check, or money order made payable to the TRICARE Retiree Dental Program.

Additional information and assistance may be available by calling 1-888-838-8737 or on the TRICARE Web Site, www.tricare.mil

This information is summarized from the [TRICARE Dental Options fact sheet](#) dated May 2012

Gray Area Retirees - Changes To Military Personnel Records

Retirees must still keep their personnel records accurate. Retirees should notify ARPC when the following information or conditions change: Address, phone number (home or work), physical condition. If changes in a retiree's health will prevent further military service, the retiree should send the ARPC a description of the physical condition and a physician's statement or Veterans Affairs form listing the conditions and percent of disability. The statement must include a diagnosis, date of illness or injury, prognosis, and an expected date of recovery. Changes must include airmen's SSN and must be submitted in writing.

HQARPC/DPSS
6760 E Irvington Pl #4000
Denver CO 80280-4000
Toll-free: 1-800-525-0102

AGE 60

Normally your retired pay will be computed based on the highest grade held. If you took a voluntary demotion, HQ ARPC has the authority to authorize your retired pay to be calculated in the higher grade. However, if you were demoted for cause, then all information pertinent to your demotion must be forwarded to the Secretary of the Air Force for a grade determination. The following benefits are added at age 60: (Members who elected discharge prior to age 60 will only receive retired pay and an ID card for medical care).

- Retired Pay (monthly checks are dated the first of each month)
- Eligible for medical and dental care at Military Treatment Facility (MTF)
- Unlimited use of commissaries
- Eligible for space available air transportation worldwide, including eligible family members
- Civilian medical care benefits under TRICARE

RETIRED PAY

Retirement Application Process

Those retirees transferred to the Air Reserve Personnel Center (ARPC) at the time of their discharge from the North Carolina Air National Guard should receive a retirement application packet from them approximately **four months** prior to their 60th birthday. If you elected discharge instead of transfer you must contact ARPC to request pay application forms. Call the Total Force Service Center (TFSC) at 1-800-525-0102. It is critical that you keep your address up to date either through vPC-GR or calling the TFSC listed above. Your pay forms should be returned to ARPC 30 days prior to your 60th birthday. If they receive your paperwork at least 30 days prior to the effective date of retirement you will receive your first check (which will be a partial check from the effective date until the end of that month) by the 3rd day of the following month. If you do not designate a financial institution in which you wish to have your retired pay deposited, the Defense Finance and Accounting Service (DFAS) will withhold your retired pay until such a time as the information is received.

PAY RECORDS

The Defense Finance and Accounting Service (DFAS) receive the approved application from ARPC and establish an account for the airmen. Airmen who receive separation pay, severance pay or readjustment pay from the Armed Forces and who later qualify for retired pay will have the full amount of separation, severance, or readjustment pay recouped from retired pay. Certain Transition Assistance Programs may be exempt from recoupment. Airmen are paid via direct deposit on the first of the month; i.e., 1-31 May earned retired pay would be paid on 1 June. The airmen will receive an initial Leave and Earning Statement (LES) and one each time the amount of pay changes. It is recommended that you submit copies rather than original documents, when warranted, since they cannot return your original documents to you.

Any changes affecting retired pay, i.e., mailing address change, financial institution change, or changes to RC-SBP plan due to death or divorce must include the airmen's SSN and must be submitted to (call 1-800-321-1080 to confirm the address):

Defense Finance and Account Service

US Military Retirement Pay

P.O. Box 7130

London, KY 40742-7130

1-800-321-1080 (Mon-Fri, 7:00 am-7:30 pm EST)

Commercial: (216) 522-5955

Fax: 1-800-469-6559

Website: <http://www.dfas.mil/> (click on Contact DFAS; scroll down the page to Retired Pay; scroll down and click on Questions or comments; Select Military Retiree then fill out the data fields.

RESERVE COMPONENT SURVIVOR BENEFIT PLAN ANNUITANT RECORDS

If the airman elected into the Reserve Component Survivor Benefit Plan, upon notification of death, DFAS-Cleveland will forward an annuity application packet to the designated beneficiary. The designated beneficiary will draw up to 55% of the airman's retired pay (less RC-SBP costs).

If the airman was drawing retired pay, there will be a slight delay in receiving the annuity. If the airman was not yet drawing retired pay, ARPC must review the application, certify the airmen for retired pay, and posthumously place the airman on the retired list prior to forwarding to DFAS-Cleveland for processing of pay. DFAS-Cleveland must establish the airman on the pay system before the RC-SBP annuity may be processed. This process can take up to 180 days. It is recommended that you submit copies rather than original documents, when warranted, since they cannot return your original documents to you. Any changes affecting retired pay, i.e., mailing address change, financial institution change, or change in marital status due to death or divorce, must include the airman's and spouse's SSNs and must be submitted to (call the 1-800 number and confirm which address to send to):

DFAS- US Military Annuitant Pay

P.O. Box 7131

London, KY 40742-7131

Fax 1-800-982-8459

1-800-321-1080 (Mon-Fri, 8:00 am-5:00 pm EST)

Website: <http://www.dfas.mil/> (click on Contact DFAS; scroll down the page to Retired Pay; scroll down and click on Questions or comments; Select Military Retiree then fill out the data fields.)

ID CARDS - AGE 60

Retirees are required an updated ID card when they turn age 60. They are also required to get them updated again when they turn age 65. Spouses ID cards expire 4 years after date of issue, until age 75 at which time they become indefinite. Defense Enrollment Eligibility Reporting System (DEERS) enrollment/update is completed at the time ID cards are issued. DEERS enrollment is mandatory for any service benefits/privileges and for VA benefits.

DEERS Beneficiary Telephone Center: 1-800-538-9552

DD Form 2 (Retired), U.S. Uniformed Services Identification Card (Blue). The following documents must be provided: Orders placing airman on Retired List (issued by ARPC) and Social Security Number.

DD Form 1173 (Family Member ID Card) (Tan). Dependents must provide the following documents: proof of age, social security number and marriage certificate for spouse, and social security number and birth certificate for dependent children. If retiree is deceased, provide a certified copy of the death certificate.

RESERVE COMPONENT RETIREMENT INFORMATION

LETTER OF NOTIFICATION OF ELIGIBILITY FOR RETIRED PAY AT AGE 60 (20/15 YEAR) AND RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RC-SBP)

20 Year/15 Year Letter and RC-SBP Packet

- 20 year letter issued by ARPC or 15 year letter if medically disqualified for retention
- Served the last 6 years as a member of the Reserve Component
- 90 days to make election on DD Form 1883 & ARPC Form 3854
- Spousal notification required by public law
- Spousal concurrence for anything less than Option C / Full Coverage

Purpose of Reserve Component Survivor Benefit Plan

Because eligibility for retired pay STOPS on the date of the retiree's death, Congress established the Reserve Component Survivor Benefit Plan. It provides an inflation-protected monthly annuity to a retiree's survivors for an amount of up to 55% of the airmen's retired pay.

The airman and spouse should review their entire financial situation before making a decision. The election is permanent and irrevocable. It can only be changed thru divorce or death. The airman has the right to appeal to the Reserve Component Survivor Benefit Program Board for permission to change an election. The airman has one year from date of divorce or remarriage to make changes in coverage.

Options

- A - Decline Coverage/Defer Election until Age 60
- B - Provide annuity payable upon airmen's 60th Birthday
- C - Provide immediate annuity (following airmen's death)

RC-SBP Cost

- Deducted from retiree's pay check
- RC-SBP costs - actuarial charge based on age at time of election
- Cost averages 7½-11%

Eligible Beneficiaries

- Spouse/Former Spouse
- Spouse/Former Spouse & Children
- Children only
- Someone with a financial interest

Annuity Paid to Eligible Designated Beneficiaries Upon Airmen's Death

- 55% of airmen's retired pay less SBP costs

LEGAL ASSISTANCE

Each branch of the military has a legal assistance program. These programs are designed primarily for active duty personnel as a means to promote military readiness; however, each branch will assist eligible retirees as resources permit. The scope of legal assistance programs and hours of operation vary from branch-to-branch and base-to-base. You can click on the *Legal Information* link at Military OneSource (<http://www.militaryonesource.mil>) to access information about the legal assistance programs for each of the four branches. Also, at <http://legalassistance.law.af.mil/content/locator.php> is a legal assistance office locator app that will help you locate the legal assistance office closest to you.

Note, Air National Guard legal offices like the one at the wing in Charlotte, are limited by Air Force Instructions on what types of legal assistance services its judge advocates are authorized to offer to unit members, and these offices are not resourced to provide legal assistance to retirees. That being said, the Army National Guard is not similarly limited and from time-to-time many of its offices are resourced at sufficient levels to assist retirees. Retirees seeking such assistance may contact Office of the Staff Judge Advocate at Joint Forces Headquarters in Raleigh at (919) 664-6036 to determine if legal assistance is available and where.

Legal Assistance Offices in North Carolina

Location (Branch)	Contact Information
MCAS New River (Marine Corps)	Legal Assistance Office New River 2nd MAW / Marine Corps Air Station PSC 21002 Jacksonville, NC 28545 Phone: (910) 449-6169
North Carolina National Guard (Army)	Legal Assistance Program Office of the Staff Judge Advocate Joint Force Headquarters – North Carolina 1636 Gold Star Drive Raleigh, NC 27607 Phone: (919) 664-6036
Fort Bragg (Army)	Legal Assistance Office Office of the Staff Judge Advocate Headquarters, 82D Airborne Division Building C-7417, Gavin Hall Fort Bragg, NC 28310 (910) 908-0195

Seymour Johnson AFB (Air Force)	4 FW/JA 1600 Wright Brothers Ave, Suite 265 Seymour-Johnson AFB, NC 27531 Phone: 919-722-5322 DSN 722-5322
Pope Army Air Field (Air Force)	43 AG/JA 259 Maynard St. Bldg 309 Fort Bragg, NC 28308 Phone: 910-394-2341 DSN 424-2341
MCAS Cherry Point (Marine Corps)	Joint Law Center Legal Assistance Office PSC Box 8007 [Bldg 219] Cherry Point, NC 28533 Phone: (252) 466-2311
Fort Bragg (Army)	HQ XVIII Airborne Corps BLDG 2-1133 MACOMB AND ARMISTEAD ST Fayetteville, NC 28310 Phone: (910) 396-6113
Camp Lejeune (Marine Corps)	LSST PSC Box 20004 [Bldg 66] Camp Lejeune, NC 28542 Phone: 910-451-2286 DSN 751-2286

SOCIAL SECURITY

Retired Reservists and National Guard members who served between 1957 and 1987 and had their Social Security benefits reduced are eligible to recoup their losses as of 1 Jan 95. The Social Security Independence and Program Improvements Act of 1994 nullifies the Government Pension Offset and Windfall Elimination Provision, which prevented government employees from "double-dipping" by drawing both federal retirement and Social Security based on the same income. The benefit adjustments are not automatic; retirees or their widowed spouses will have to apply for them.

Contact the Social Security Administration at 1-800-772-1213 or visit the nearest Social Security office.

HEALTH BENEFITS AT AGE 60

TRICARE Prime

TRICARE Prime is a managed care option offering the most affordable and comprehensive coverage. Enrollment is required. There are annual enrollment fees and network copayments. TRICARE Prime offers fewer out-of-pocket costs than TRICARE Standard and Extra, but less freedom of choice for providers as you must select a provider from the network.

When retired service members and their families become eligible for TRICARE For Life, they are no longer able to enroll in TRICARE Prime.

Information extracted from <http://www.tricare.mil/Welcome/Plans/Prime.aspx> dated 9/26/2013

TRICARE Standard and Extra

TRICARE Standard and Extra is a fee-for-service plan. If you visit a non-network provider, you're using the Standard option. You'll pay more out of pocket (5%) and may have to file your own health care claims. If you visit a network provider, you're using the Extra option. You'll pay less out of pocket and the provider will file health care claims on your behalf.

Information extracted from <http://www.tricare.mil/Welcome/Plans/TSE.aspx> dated 9/4/2013

TRICARE FOR LIFE

TRICARE For Life (TFL) is available to TRICARE beneficiaries, regardless of age and place of residence, if you have Medicare Part A and Medicare Part B. You are eligible for TFL on the first date that you have both Medicare Part A and Medicare Part B.

Medicare and TFL work together to minimize your out-of-pocket expenses. When you see a participating or nonparticipating Medicare provider, you have no out-of-pocket costs for services covered by both Medicare and TFL. You will incur higher out-of-pocket costs when you obtain care from opt-out providers or Veterans Affairs providers.

TRICARE Beneficiary Counseling and Assistance Coordinators (BCAC) can help you with TRICARE For Life questions and concerns, and they can advise you about obtaining health care. BCACs are located at military treatment facilities and TRICARE Regional Offices. To locate a BCAC, visit the only directory at www.tricare.mil/bcacdcao

TRICARE North and South Information



North Region

The North Region includes Connecticut, Delaware, the District of Columbia, Illinois, Indiana, Iowa (Rock Island area), Kentucky (except Fort Campbell), Maine, Maryland, Massachusetts, Michigan, Missouri (St. Louis Area), New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia, and Wisconsin.

[Health Net Federal Services, LLC \(Health Net\)](#) is the North Region contractor

Customer Service

Health Net

1-877-TRICARE (1-877-874-2273)

www.hnfs.com



South Region

The South Region includes Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, Texas (excluding the El Paso area) and Fort Campbell, Kentucky.

[Humana Military, a division of Humana Government Business](#), is the South Region contractor

Customer Service

Humana Military

1-800-444-5445

Humana-Military.com

Pharmacy

TRICARE offers several options for filling your prescriptions. You do not need to have Medicare Part D prescription drug plan to keep you TRICARE prescription drug coverage.

- 1) A Military Treatment Facility (MTF) is the least expensive option for filling prescriptions. You may receive up to a 90-day supply of most medications at no cost. Most MTF pharmacies accept prescriptions written by both civilian and military providers.
- 2) TRICARE Pharmacy Home Deliver is your least expensive option when not using an MTF pharmacy.
- 3) TRICARE Retail Network Pharmacies is another option for filling your prescriptions. This option allows you to fill prescriptions at TRICARE network pharmacies without submitting claims. You have access to approximately 56,000 retail network pharmacies.
- 4) Non-Network pharmacies are an option but you will pay full price of your medication up front and file a claim for reimbursement.

Information extracted from TRICARE For Life Handbook, November 2012

REX CLUB

A club designed to save money on prescription drugs. Memberships are available to North Carolina National Guard members (present and retired).

1-800-479-4793

MILITARY SPECTACLES

If you are retired and eligible for other medical services you are authorized the free issue of one pair per year of standard military issue in single, bifocal and trifocal vision from a Military Treatment Facility (MTF). If you are less than 50 miles from a MTF you can take your prescription with you and they will measure you. If you are over 50 miles from a clinic with optometry services you can print the DD771. Please fill out the top section with your "name, "retiree", and last 4", along with your shipping and contact information. About halfway down the form, please indicate which *standard issue* frame you desire. Take this partially completed form with you to your eye exam. Ensure that the examining facility writes the prescription, and includes the *pupillary distance* (PD) on the form.

<http://nostra.norfolk.navy.mil/ordering/retiree.cfm>

Send the following information to NOSTRA:

- One copy of the completed DD771 form,
- A copy of your military ID card.
- Your mailing address and a daytime phone number and email address if available.
- NOSTRA fax number is: 757-887-4647.
- Make sure you write: "Retiree Order" on the fax.
- Mailing Address is: NOSTRA, 160 Main Road, Ste 350, Yorktown, VA 23691-9984